UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF NEW YORK

In re: Chapter 13

CYNTHIA CARSSOW-FRANKLIN

Case No. 10-20010 (RDD)

Debtor.

ORDER DENYING SANCTIONS MOTION

Upon the letter filed by Linda M. Tirelli, Esq, counsel for the above debtor, dated

October 12, 2011, seeking to impose sanctions against Wells Fargo Bank, N.A. ("Wells Fargo");

and such letter being deemed by the parties and this Court as a motion (the "Motion"), with due

and proper notice of the Motion having been made on all necessary parties; and upon the

opposition, by letter filed by Nicole E. Schiavo, Esq., counsel for Wells Fargo, dated October 19,

2011; and upon the record of the hearing on the Motion held by the Court on October 26, 2011

(the "Hearing"); and after due deliberation and for the reasons and based upon the conditions

stated by the Court at the conclusion of the Hearing, it is hereby

ORDERED that the Motion is denied.

Dated: White Plains, New York November 10, 2011

> /s/Robert D. Drain HON. ROBERT D. DRAIN United States Bankruptcy Judge